

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Davis, et al.

Application No.: 09/359,083

Filed: July 22, 1999

Title: INTERNET PAYMENT,
AUTHENTICATION AND LOADING SYSTEM
USING VIRTUAL SMART CARD

Attorney Docket No.: VISAP016/P10500

Examiner: To Be Assigned

Group: 2764 3624

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail to: Commissioner for Patents, Washington, DC 20231 on February 20, 2002.

Signed:

Deborah Neill

INFORMATION DISCLOSURE STATEMENT
37 CFR §§1.56 AND 1.97(b)

Commissioner for Patents
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

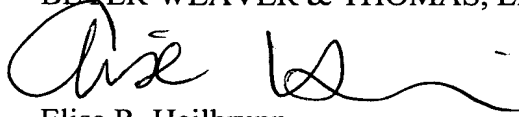
This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is: (i) filed within three (3) months of the filing date of the above-referenced application, (ii) believed to be filed before the mailing date of a first Office Action on the merits, or (iii) believed to be filed before the mailing of a first Office Action after the filing of a Request for Continued Examination under §1.114. Accordingly, it is

believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 500388 (Order No. VISAP016).

Respectfully submitted,

BEYER WEAVER & THOMAS, LLP

A handwritten signature in black ink, appearing to read 'Elise W.', written over the printed name.

Elise R. Heilbrunn

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